

TENNESSEE BOARD OF FUNERAL DIRECTORS AND EMBALMERS

MINUTES OF BOARD MEETING

AUGUST 12, 2008

President Stephen Murphy called the meeting to order at 10:00 A.M. in Conference Room 160, Davy Crockett Tower, Nashville, Tennessee.

Board members present were Stephen Murphy, President, David Murphy, Vice President, Dennis Hamilton, Paula Bridges, Jill Horner and Eugene Williams.

Staff members present were Robert Gribble, Executive Director, Adrian Chick, Staff Attorney, and Jimmy Gossett, Administrative Assistant.

ADOPTION OF AGENDA:

A motion was made by Mr. Eugene Williams to approve the agenda as printed.

Seconded by Mr. Dennis Hamilton

Adopted by voice vote

APPROVAL OF MINUTES:

A motion was made by Mr. David Murphy to approve the minutes of the July 8, 2008 Board Meeting.

Seconded by Mr. Eugene Williams

Adopted by voice vote

LEGAL REPORT:

ADRIAN CHICK, STAFF ATTORNEY

1. Case No.: L08-FUN-RBS-2008013701

An inspection on May 15, 2008 revealed the following violations:

- TCA 62-5-107 – Failure to maintain copy of cremation authorization in deceased's file; and
- FTC Rules – Unable to produce copy of Outer Burial Container Price List.

No response has been received.

Complaint History: None.

Recommendation: Consent Order assessing civil penalty of \$350 and authorization for hearing.

A motion was made by Mr. Eugene Williams to accept Counsel's recommendation.

Seconded by Mr. Dennis Hamilton

Adopted by voice vote

2. Case No.: L07-FUN-RBS-2007086551

This complaint was opened by staff regarding unpaid fees that the Respondent's cemetery company owed to Burial Services.

The company has been liquidated with no assets remaining.

Complaint History: None related

Recommendation: Close with funeral board and refer to Burial Services for collection.

A motion was made by Mr. David Murphy to accept Counsel's recommendation.

Seconded by Ms. Paula Bridges

Adopted by voice vote

3. Case No.: L08-FUN-RBS-2008016101

The complainant alleges that the Respondent establishment informed them by phone that payment terms would be 10% down and 10 months to pay, but later changed the terms to 10% down and 90 days to pay. Respondent was rude to them, rushed them throughout the process, made inappropriate comments about fiberboard boxes and tried to persuade them to cremate.

The Respondent states that the 10 month payment term was only for an inexpensive casket; but after meeting with the family, the family requested various upgrades. The Respondent only stated that the fiberboard box would not withstand the earth's weight without an outer burial container, and had suggested cremation only as an alternative to save money. The Respondent also submitted copies of the Statement of Funeral Goods and Services which reflects that the casket price that was reduced below the amount listed on the price list and that the family was not charged for use of facility for visitation. Respondent states

that it did everything it could to accommodate the family and felt he was not rude at any time.

Complaint History: None

Recommendation: Dismiss

Mr. David Murphy recused himself from this case.

A motion was made by Ms. Paula Bridges to accept Counsel's recommendation.

Seconded by Ms. Jill Horner

Adopted by voice vote

4. Case No.: L07-FUN-RBS-2007077931

This complaint alleges that the Respondent repeatedly harassed her regarding payment for embalming and refused to release the body to a second funeral home until the bill was paid.

The Respondent denies that release of the body was conditioned upon payment.

Complaint History: None related.

Recommendation: Consent Order assessing civil penalty of \$750 for unreasonably refusing to promptly surrender custody of a body.

A motion was made by Mr. Eugene Williams to accept Counsel's recommendation.

Seconded by Mr. David Murphy

Adopted by voice vote

5. Case No.: L08-FUN-RBS-2008013751

An inspection on May 21, 2008 revealed the following violations:

- TCA 62-5-313 – Ventilation fan did not work at time of inspection;
- TCA 62-5-107 – The establishment does not have the latest inspection report and license for the crematory they use;
- TCA 62-5-306 – The establishment did not have copy of license for two funeral directors at time of inspection;
- TCA 62-5-308 – The current license of an embalmer was not present at time of inspection;

- FTC Rules – Statement of Funeral Goods and Services lacks description of merchandise;
- FTC Rules – The CPL lacks provision for alternative containers; and
- FTC Rules – Two caskets offered for sale are inconsistent with the CPL.

Respondent states that the fan worked several months earlier when the room was used for embalming but embalming is now conducted at another location. The updated crematory inspection forms were faxed and received during the inspection. The funeral director licenses were at the location but the attendant did not see them to show the inspector. The Respondent states that the establishment is not manned on a daily basis, and the attendant did not know where the forms were located. The missing description of funeral merchandise was an oversight, but the family actually received a discount.

Complaint History: None.

Recommendation: Consent Order assessing civil penalty of \$500 and authorization for hearing.

A motion was made by Ms. Paula Bridges to accept Counsel's recommendation.

Seconded by Mr. David Murphy

Adopted by voice vote

6. Case No.: L08-FUN-RBS-2008014461

This complaint was filed by the decedent's wife. Apparently there was a dispute between the wife and the decedent's mother regarding which establishment would provide funeral services. The Respondent establishment was originally contacted but was later asked to release the remains to a second establishment. The complainant alleges that the Respondent claimed that the body was embalmed when such was not the case, and that it should not have published an obituary listing its establishment name in the paper.

The file contains letters from both sides of the family which clearly indicate that the two families share hostilities toward each other. The file also contains statements from the Respondent as well as the second establishment that indicate that this complaint is the result of hostilities between families. The Respondent states it had planned to embalm but had refrained from doing so after realizing there was disagreement among the families. The Respondent made every reasonable effort to withdraw the obituary listing its funeral home name from the paper.

Complaint History: Several but all closed.

Recommendation: Dismiss. Complaint does not establish that a violation occurred.

7. Case No.: L08-FUN-RBS-2008012291

This complaint alleges that the Respondent published an advertisement in several directories listing an establishment name that was not licensed by the Board as an establishment. The telephone number was forwarded to an establishment in Kentucky who would report that they could provide services in Tennessee.

Respondent states that in anticipation of buying a former establishment in Tennessee, it had obtained an unlisted telephone number that was not to be published. Apparently the Yellow Book purchased this information from the Real Yellow Pages and then published it without his knowledge or authorization.

Complaint History: None

Recommendation: Consent Order assessing civil penalty of \$500 and authorization for hearing.

A motion was made by Mr. Eugene Williams to accept Counsel's recommendation.

Seconded by Mr. Dennis Hamilton

Adopted by voice vote

8. Case No.: L08-FUN-RBS-2008013771

An inspection on June 3, 2008 revealed the following violations:

- FTC Rules – General Price List does not list use of facilities and staff for memorial service;
- FTC Rules – High end range on General Price List does not match Casket Price List;
- FTC Rules – Low end range on General Price List does not match Outer Burial Container Price List;
- FTC Rules – High end range for direct cremation on General Price List not provided;
- FTC Rules – General Price List does not match Casket Price List with regard to price range for Batesville Triton 20 Gauge Casket;
- FTC Rules – Statement of Funeral Goods and Services lacks the required description of merchandise chosen;
- FTC Rules – A casket offered to consumers is not listed on the Casket Price List;

- A vault in the selection room is priced higher than the price listed on the Outer Burial Container Price List; and
- TCA 62-5-306(d) – The current license of a funeral director was not available for inspection.

The missing license was damaged and had been removed for replacement, and the replacement license is now present. General Price List, Casket Price List, and Outer Burial Container Price List have been updated. The Statement of Funeral Goods and Services will provide description of merchandise where required in the future.

Complaint History: 200706382 – Same TCA violation and similar FTC violations; closed with a \$250 Consent Order.

Recommendation: Consent order assessing civil penalty of \$500 and authorization for hearing.

A motion was made by Mr. David Murphy to accept Counsel's recommendation.

Seconded by Ms. Jill Horner

Adopted by voice vote

9. Case No.: L08-FUN-RBS-2008013721

An inspection on May 20, 2008 revealed the following violations:

- FTC Rules – Reason for embalming not provided where required on Statement of Funeral Goods and Services; and
- FTC Rules – Prices charged on Statement of Funeral Goods and Services inconsistent with prices on General Price List.

Respondent states that the violations were unintentional and due to oversight, and has corrected the errors.

Complaint History: None related

Recommendation: Consent order assessing civil penalty of \$250 and authorization for hearing.

A motion was made by Mr. Dennis Hamilton to accept Counsel's recommendation.

Seconded by Mr. Eugene Williams

Adopted by voice vote

10. Case No.: L08-FUN-RBS-2008013691

An inspection on May 14, 2008 revealed the following violations:

- FTC Rules – Prices charged to consumers was greater than the amount on the applicable price lists resulting in an overcharge to five (5) families whose contracts were inspected.

The Respondent states that the above discrepancies resulted from an examination of ten (10) files. Respondent conducted an additional audit of the previous fifty (50) files and found that the five (5) found by the inspector were the only ones in error. Respondent attributes the mistake to a computer error and states the problem has been corrected and refunds have been issued to the affected consumers.

Complaint History: None related

Recommendation: Consent order assessing civil penalty of \$500 and authorization for hearing.

A motion was made by Mr. David Murphy to accept Counsel's recommendation.

Seconded by Ms. Paula Bridges

Adopted by voice vote

11. Case No.: L08-FUN-RBS-2008009791

An inspection on April 7, 2008 revealed the following violations:

- TCA 62-5-304 – Current establishment license was not available at time of inspection;
- TCA 62-5-306(d) – Current funeral director license of an employee was not available at time of inspection, but was faxed from another location;
- TCA 62-5-107 – Copy of the latest inspection report and license of the crematory used was not available for inspection;
- TCA 62-5-313 – Ventilation fan in embalming room was not operable; and
- FTC Rules – Reason for embalming not listed where required on Statements of Funeral Goods and Services Selected.

Respondent has requested a copy of the establishment license which will be posted upon receipt, a copy of the license and inspection report for the crematory used has been posted, the ventilation fan takes about one minute to reach full speed, but does work, a copy of the missing funeral director license has been posted, and FTC issues will be addressed with additional training.

Complaint History: None related.

Recommendation: Consent order assessing civil penalty of \$500 and authorization for hearing.

A motion was made by Ms. Jill Horner to accept Counsel's recommendation.

Seconded by Mr. Eugene Williams

Adopted by voice vote

12. Case No.: L08-FUN-RBS-2008013711

An inspection on May 19, 2008 revealed the following violations:

- TCA 62-5-309 – An unlicensed employee signed for cremated remains as “funeral director”;
- TCA 62-5-107 – Copy of cremation authorization form not retained in file; and
- FTC Rules – Prices charged on Statement of Funeral Goods and Services are higher than prices listed on General Price List.

The receipt was signed by a receptionist who indicated “funeral director” which was not the policy of the establishment and the employee has been reprimanded. The cremation authorization form was omitted due to oversight, and the inconsistent charges resulted from additional charges incurred to additional trips that were not anticipated.

Complaint History: None related.

Recommendation: Consent order assessing civil penalty of \$350 and authorization for hearing.

A motion was made by Mr. David Murphy to accept Counsel's recommendation with the stipulation that the cremation form be provided by the respondent.

Seconded by Mr. Eugene Williams

Adopted by voice vote

13. Case No.: L08-FUN-RBS-2008013671

An inspection on May 14, 2008 revealed the following violations:

- FTC Rules – Statement of Funeral Goods and Services reflected prices for embalming, hearse, and use of facilities and staff greater than the prices on the General Price List; and
- TCA 62-5-309 – A Statement of Funeral Goods and Services is signed by an apprentice funeral director, indicating that the apprentice made arrangements to provide funeral services and merchandise.

The Respondent has issued refunds to the families affected and conducted additional audits to ensure there are no computer errors. A licensed funeral director made the arrangements, but the apprentice signed the statement for the family who was in a hurry to leave. Respondent has reprimanded the apprentice to ensure no further violation.

Complaint History: None

Recommendation: Consent order assessing civil penalty of \$500 and authorization for hearing.

A motion was made by Ms. Paula Bridges to accept Counsel's recommendation.

Seconded by Mr. David Murphy

Adopted by voice vote

14. Case No.: L08-FUN-RBS-2008012161

This complaint alleges that the establishment placed three advertisements reflecting a specific price but not itemizing each item, procedure and service. Additionally, the prices in the advertisements were inconsistent with those listed on the General Price List.

The Respondent submitted additional price lists and apologizes for the violations.

Complaint History: None

Recommendation: Consent order assessing civil penalty of \$350 and authorization for hearing.

A motion was made by Mr. Eugene Williams to accept Counsel's recommendation.

Seconded by Mr. Dennis Hamilton

Adopted by voice vote

15. Case No.: L08-FUN-RBS-2008009811

This complaint alleges that the Respondent establishment was owned by a partnership. Over a year after death of one of the partners, the establishment had not notified the Board of a change in ownership.

The partner that died was the other partner's father, and Respondent was under the mistaken belief that the changes could not be made until after his father's estate was closed. Applications for change of ownership have since been submitted and approved with all fees paid.

Complaint History: None.

Recommendation: Letter of Warning

A motion was made by Mr. David Murphy to accept Counsel's recommendation.

Seconded by Ms. Paula Bridges

Adopted by voice vote

16. Case No.: L08-FUN-RBS-2008009831

This complaint alleges that the Respondent establishment was owned by a partnership. Over a year after death of one of the partners, the establishment had not notified the Board of a change in ownership. An inspection also revealed that the price ranges on the General Price List do not match those on the Casket Price List.

The partner that died was the other partner's father, and Respondent was under the mistaken belief that the changes could not be made until after his father's estate was closed. Applications for change of ownership have since been submitted and approved with all fees paid and price lists have been updated.

Complaint History: One related to FTC violations (closed).

Recommendation: Consent order assessing civil penalty of \$250 and authorization for hearing.

A motion was made by Mr. Eugene Williams to accept Counsel's recommendation.

Seconded by Mr. Dennis Hamilton

Adopted by voice vote

17. Case No.: L08-FUN-RBS-2008010931

The Complainant alleges that she visited the Respondent establishment following the death of her mother and that the funeral director was very kind and cordial and explained the price lists in detail. After looking at the caskets and vaults in the selection room, the complainant stated that she had to leave and would come back later to fix her mother's hair and would select a casket at that time. After returning the second time to fix her mother's hair, she informed the Respondent that the family had chosen to purchase a casket and vault from a third party casket retailer. The complainant states that the Respondent replied by stating that he could no longer work with her, that she would have to get her own death certificates, deal with the insurance herself, and that the Complainant owed \$6,000 that had to be paid now.

The Respondent states that at the point that the Complainant informed him that the casket had been purchased elsewhere, no contract had been signed. He states, "I gave them a copy of the contract that we give all the families after they sign it so they would know how much the funeral would be, and that when we received the death certificates I would see that they got them."

Complaint History: None.

Recommendation: Consent Order assessing civil penalty of \$1000 and authorization for a hearing for violation of the following provisions:

- Rule 0660-6-.02 – Requires compliance with FTC Rules;
- FTC Rule 453.4(b)(1)(i) – A provider may not condition furnishing of any funeral good or service upon the purchase of any other funeral good or service);
- T.C.A. § 62-5-317(b)(17) – Failure to comply with any provisions of this chapter or any rule or regulation promulgated or adopted by the board); and
- T.C.A. § 62-5-317(a)(4) – Immoral or unprofessional conduct.

A motion was made by Mr. David Murphy to accept Counsel's recommendation.

Seconded by Mr. Eugene Williams

Adopted by voice vote

18. Case No.: L08-FUN-RBS-2008010821

19. Case No.: L08-FUN-RBS-2008010801

An inspection on April 21, 2008 revealed the following violations:

- FTC Rules – Reason for embalming is not provided where required on Statements of Funeral Goods and Services; and

- TCA 62-5-313 – Upon arriving at the crematory, the inspector found a cremation in progress attended by only an apprentice funeral director.

The Respondent (through its attorney) states that the cremation in question was started “under the direction of” a licensed funeral director. The retort was approximately half way through the cycle with no action required for another one and one-half hours. The licensed funeral director had left the premises only to retrieve the mail and returned shortly after the inspector arrived. The apprentice funeral director was outside performing lawn maintenance and “no one was around the crematory”. The Respondent states that “at no time was [the apprentice funeral director] engaged in the care, preparation, or disposal of human remains without the supervision of a licensed funeral director”.

Analysis: The complaint alleges that the apprentice was “performing cremations without being supervised by a licensed funeral director”. The response does not directly dispute this, but says that the process was started “under the direction of” a licensed funeral director. Likewise, the response states that the apprentice at no time engaged in the care, preparation or disposal of human remains “without the supervision of a licensed funeral director”.

Complaint History: None

Recommendation: Consent Order assessing civil penalty of \$750 and authorization for hearing against the establishment. Letter of Warning to the apprentice funeral director.

A motion was made by Mr. David Murphy to accept Counsel’s recommendation.

Seconded by Ms. Paula Bridges

Adopted by voice vote

ADMINISTRATIVE MATTERS:
ROBERT B. GRIBBLE, EXECUTIVE DIRECTOR

**REPORT OF LICENSES ISSUED JULY 8, 2008 – AUGUST 11, 2008
BY EXECUTIVE DIRECTOR AS PER BOARD AUTHORITY**

LICENSEE REPORT:

Establishments

Nelson & Sons Memorial Chapel, LLC
Shelbyville, TN

New Establishment

Alexander-Newby Funeral Home

Name Change

Gallatin, TN

Individuals

Joshua Allen Carter Nashville, TN	Funeral Director/Embalmer
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Tyler Lee Alder Morristown, TN	Funeral Director/Embalmer
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Patrick Steven Williams Newbern, TN	Funeral Director/Embalmer
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Ezra Alan Dalton Madisonville, TN	Funeral Director/Embalmer
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Arnold Emmitt Quarles, III Smyrna, TN	Funeral Director/Embalmer
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Ronald R. Schnepf, Jr. Murfreesboro, TN	Funeral Director/Embalmer Reciprocity
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Kenya L.J. Stewart Memphis, TN	Funeral Director/Embalmer Reciprocity
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Brandon Tyrel Kuhn Bloomington, IL	Funeral Director/Embalmer Reciprocity
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Bethany Renee Boyd Arlington, VA	Funeral Director/Embalmer Reciprocity
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Lindsay Edward Fischer Hiltons, VA	Funeral Director/Embalmer Reciprocity
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Ron Youvaskia Johnson Memphis, TN	Funeral Director/Embalmer Reapplication
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Bambi Brooke Akard Bristol, TN	Funeral Director
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Joanne Monique Rivenburgh Bartlett, TN	Funeral Director Reciprocity
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Randolph Ivory Seals, Jr. Horn Lake, MS	Funeral Director Reciprocity
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Ophelia E. Ford
Memphis, TN

Funeral Director
Reapplication

CLOSED ESTABLISHMENT REPORT:

Closed Establishments:

Three (3) establishments have reported closing since the last board meeting:

- **Sequatchie Valley Memorial Funeral Home, 24 Mountain View Drive, Jasper**
- **Newby Funeral Home, 202 East Main Street, Gallatin**
- **House of Hatch Funeral Home, Inc., 3534 Clarksville Pike, Nashville**

DISCIPLINARY ACTION REPORT:

The Board has previously authorized these consent orders and civil penalties. The Consent Orders have been signed and the civil penalties paid by the respondents. The Executive Director requests the Board's acceptance of the following consent orders.

Complaint No. 2008006171

Violation: Unprofessional conduct in failing to take reasonable steps to prevent unauthorized access to restricted areas of the establishment under respondent's management

Action: \$1000 Civil Penalty

Complaint No. 2008011241

Violation: FTC Rules, current license of embalmer was not available for inspection and failure to maintain a copy of the latest inspection report for the crematory that the funeral home uses

Action: \$350 Civil Penalty

Complaint No. 2008003591

Violation: FTC Rules and cremation authorization form did not contain address nor telephone number of the crematory that the funeral home uses

Action: \$500 Civil Penalty

Complaint No. 2008004141

Violation: Cremation authorization forms lacked required information

Action: \$250 Civil Penalty

Complaint No. 2008004151

Violation: Selling a casket that had been previously used as a receptacle for, or in connection with, the burial or other disposition of another deceased human remains

Action: \$1000 Civil Penalty

Complaint No. 2008004271

Violation: Using a casket that had previously been used as a receptacle for, or in connection with, the burial or other disposition of another deceased human remains

Action: \$750 Civil Penalty

Complaint No. 2008005221

Violation: Permanent identification device lacked the decedent's date of birth and the name was not legible and failure to maintain a copy of current license and latest inspection report for the crematory that the funeral home uses

Action: \$250 Civil Penalty

Complaint No. 2007089611

Violation: FTC Rules and the current license of a funeral director was not available for inspection

Action: \$350 Civil Penalty

Complaint No. 2008006891

Violation: Unprofessional conduct in failing to take reasonable steps to prevent unauthorized access to restricted areas of the establishment

Action: \$1000 Civil Penalty

Complaint No. 2008001721

Violation: Authorization for cremation forms failed to contain telephone number for the crematory and an authorization form was not dated nor signed by the funeral director

Action: \$250 Civil Penalty

Complaint No. 2008008311

Violation: Practicing embalming while license expired in an Invalid status

Action: \$250 Civil Penalty

Complaint No. 2008011231

Violation: FTC Rules and caskets in selection room failed to include a description of the construction material

Action: \$350 Civil Penalty

A motion was made by Mr. David Murphy to approve the Executive Director's request for the Board's acceptance of the above listed Consent Orders.

Seconded by Ms. Paula Bridges

Adopted by voice vote

OPEN COMPLAINT REPORT:

As of August 8, 2008, there were 81 open complaints.

APPROVAL OF INDIVIDUAL LICENSE:

Upon motion, based upon application record, the following individual was approved for licensure:

**Michael Delancy Perie
Proctor, Arkansas**

**Funeral Director and Embalmer
Reapplication**

REQUEST FOR INDIVIDUAL LICENSE TABELED:

**James William Ford, Jr.
Somerville, TN**

**Funeral Director
Reapplication**

During discussion with the Board, Mr. Ford made a statement that he presently holds a valid Tennessee driver's license. With the Board having in its possession a true and correct copy of an Official Driver Record from the Tennessee Department of Safety reflecting information contrary to Mr. Ford's statement, the staff attorney informed Mr. Ford that grounds for denial of license includes immoral or unprofessional conduct and that being untruthful to the Board could be considered as immoral or unprofessional conduct.

A motion was made by Mr. Eugene Williams to table consideration of Mr. Ford's application for reinstatement of a funeral director's license until the September 9, 2008 board meeting. Furthermore, Mr. Ford is to provide proof to the staff attorney prior to the September board meeting that he held a current and valid Tennessee driver's license as of August 12, 2008.

Seconded by Ms. Paula Bridges

Adopted by voice vote

APPROVAL OF ESTABLISHMENT LICENSES:

Upon motion, based upon the application records, the following establishments were approved for licensure:

**ALEXANDER FUNERAL HOME
209 EAST LOCUST STREET
LAFAYETTE, TN**

Change of Ownership

New Ownership: Corporation

New Owner: Alexander Funeral Home, Inc., Lafayette, Tennessee

KISER – ROSE HILL FUNERAL HOME

125 IDLETIME DRIVE

GREENEVILLE, TN

Changes of Ownership and Name

New Ownership: Corporation

New Owner: SCI Tennessee Funeral Services, Inc., Houston, Texas

MOUNTAIN CREMATION AND BURIAL

438 WEST RACE STREET

KINGSTON, TN

Changes of Ownership and Name

New Ownership: Limited Liability Company

New Owner: Mountain Cremation and Burial, Kingston, Tennessee

DENIAL OF ESTABLISHMENT LICENSE

CREMATION SOCIETY OF TENNESSEE, LLC

2517B TROTWOOD AVENUE

COLUMBIA, TN

New Establishment

New Ownership: Limited Liability Company

New Owner: Cremation Society of Tennessee, LLC, Columbia, Tennessee

A motion for denial of establishment license was made by Mr. David Murphy based upon the fact that a licensed funeral establishment is already located within this building, and with no distinct division between the two (2) establishments, it would be confusing and misleading to the public for these two (2) separate establishments to be licensed at the same location. The Board concluded it is misrepresentation or fraud in the conduct of the business of the funeral establishment for each establishment to have separate price lists and different prices for the same merchandise and/or service. The funeral director would arbitrarily decide which price list to give the consumer entering the building for goods or services; and depending on which price list the funeral director distributed to the consumer, one consumer would pay one price at one establishment and another consumer a higher or lower price at the other establishment.

Seconded by Mr. Eugene Williams

Adopted by voice vote

ADJOURN:

A motion was made by Mr. Eugene Williams to adjourn.

Seconded by Mr. David Murphy

Adopted by voice vote

There being no further business, the meeting was adjourned by President Steve Murphy at 11:15 A.M.

Respectfully submitted,

Robert B. Gribble

Robert B. Gribble, CFSP
Executive Director